

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Noel Derrick Morgan, Sr.  
Edwina Rochelle Morgan  
Debtor(s)

Case No. 14 B 44195

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/11/2014.
- 2) The plan was confirmed on 04/14/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Dismissed on 01/10/2017.
- 6) Number of months from filing to last payment: 25.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$39,620.14
Less amount refunded to debtor	\$3,203.03

**NET RECEIPTS: \$36,417.11**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,415.07
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,415.07**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Advocate Christ Medical Center	Unsecured	100.00	NA	NA	0.00	0.00
Ann & Robert H. Lurie Children's Hospit	Unsecured	1,102.00	NA	NA	0.00	0.00
Army & Air Force Exchange Services	Unsecured	6,839.00	6,356.48	6,356.48	57.03	0.00
AT&T Mobility II LLC	Unsecured	2,134.00	2,134.31	2,134.31	19.15	0.00
BD Lawyers Group, LLP	Unsecured	785.00	NA	NA	0.00	0.00
Becket & Lee	Unsecured	0.00	188.14	188.14	0.00	0.00
Becket & Lee	Unsecured	490.00	1,355.79	1,355.79	12.16	0.00
Brendan Financial Inc	Secured	13,398.46	13,398.46	13,398.46	13,398.46	0.00
Brendan Financial Inc.	Secured	116,331.00	94,704.62	94,704.62	0.00	0.00
Cabela's	Unsecured	5,000.00	NA	NA	0.00	0.00
Cavalry SPV I LLC	Unsecured	0.00	1,375.00	1,375.00	12.34	0.00
Center for Pediatric Gastroenterology	Unsecured	100.00	NA	NA	0.00	0.00
Chase	Unsecured	11,881.00	NA	NA	0.00	0.00
Chicago Patrolmen's Fed Credit Union	Unsecured	6,418.00	7,449.21	7,449.21	66.84	0.00
Chicago Patrolmen's Fed Credit Union	Unsecured	6,064.00	6,336.41	6,336.41	56.85	0.00
Childrens Sugrical Foundation	Unsecured	200.00	NA	NA	0.00	0.00
Citibank Student Loan Corp.	Unsecured	0.00	NA	NA	0.00	0.00
City of Chicago Department of Finance	Unsecured	310.00	318.17	318.17	0.00	0.00
Coldebt Collection Systems	Unsecured	100.00	NA	NA	0.00	0.00
COLLECTION PROF/Lasal	Unsecured	60.00	NA	NA	0.00	0.00
Commonwealth Edison	Unsecured	262.00	580.59	580.59	5.21	0.00
Cook County Dept of Revenue	Unsecured	800.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
Dish Network	Unsecured	370.00	NA	NA	0.00	0.00
Father & Sons Home Improvement Ii Inc	Unsecured	0.00	NA	NA	0.00	0.00
GE Capital	Unsecured	1,375.00	NA	NA	0.00	0.00
HSN Credit Dept	Unsecured	82.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	0.00	117.43	117.43	0.00	0.00
Internal Revenue Service	Priority	5,600.00	5,717.54	5,717.54	5,717.54	0.00
Javeed Akhter MD	Unsecured	0.00	82.09	82.09	0.00	0.00
Navy Federal Credit Union	Unsecured	68,731.00	32,959.81	32,959.81	295.72	0.00

<b>Scheduled Creditors:</b>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Navy Federal Credit Union	Unsecured	7,185.00	4,516.74	4,516.74	40.52	0.00
Navy Federal Credit Union	Unsecured	7,245.00	7,245.97	7,245.97	65.01	0.00
Navy Federal Credit Union	Unsecured	9,676.00	9,741.65	9,741.65	87.40	0.00
Navy Federal Credit Union	Unsecured	9,912.00	26,185.61	26,185.61	234.94	0.00
Navy Federal Credit Union	Secured	8,884.00	8,189.17	8,189.17	8,189.17	494.24
Navy Federal Credit Union	Secured	800.00	762.95	762.95	762.95	38.59
Navy Federal Credit Union	Unsecured	0.00	244.56	244.56	0.00	0.00
Oaklawn Radiology	Unsecured	500.00	NA	NA	0.00	0.00
PennyMac Loan Services	Secured	143,265.00	142,023.28	142,023.28	0.00	0.00
PennyMac Loan Services	Secured	1,814.83	1,814.83	1,814.83	1,814.83	0.00
Peoples Energy Corp	Unsecured	900.00	415.90	415.90	0.00	0.00
Peoria County Circuit Clerk	Unsecured	0.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	930.00	926.17	926.17	8.31	0.00
Portfolio Recovery Associates	Unsecured	1,328.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	0.00	1,219.75	1,219.75	10.94	0.00
Portfolio Recovery Associates	Unsecured	590.00	635.11	635.11	5.70	0.00
Practice Max	Unsecured	2,326.00	NA	NA	0.00	0.00
Quantum3 Group	Unsecured	506.00	506.37	506.37	0.00	0.00
Quantum3 Group	Unsecured	83.00	83.73	83.73	0.00	0.00
Quantum3 Group	Unsecured	0.00	486.29	486.29	0.00	0.00
QVC	Unsecured	486.00	NA	NA	0.00	0.00
SLP Collections	Unsecured	306.00	NA	NA	0.00	0.00
Stern & Associates	Unsecured	0.00	NA	NA	0.00	0.00
Suburban Pediatric Pulmonology	Unsecured	100.00	NA	NA	0.00	0.00
Sundance Travel Advantage	Unsecured	11,068.00	NA	NA	0.00	0.00
Syncb/CARE CREDIT	Unsecured	1,375.00	NA	NA	0.00	0.00
Target Corp Rec Services	Unsecured	20.00	NA	NA	0.00	0.00
Trust Rec Sv	Unsecured	0.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	63,993.00	15,395.91	15,395.91	138.13	0.00
United States Dept Of Education	Unsecured	0.00	24,539.01	24,539.01	220.17	0.00
United States Dept Of Education	Unsecured	0.00	14,986.19	14,986.19	134.46	0.00
United States Dept Of Education	Unsecured	0.00	12,860.34	12,860.34	115.38	0.00
Verizon Wireless	Unsecured	1,300.00	NA	NA	0.00	0.00
WFNNB/The Limited	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/Victorias Secret	Unsecured	85.00	NA	NA	0.00	0.00
World's Foremost BANK NA	Unsecured	5,069.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$236,727.90	\$0.00	\$0.00
Mortgage Arrearage	\$15,213.29	\$15,213.29	\$0.00
Debt Secured by Vehicle	\$8,952.12	\$8,952.12	\$532.83
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$260,893.31</b>	<b>\$24,165.41</b>	<b>\$532.83</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,717.54	\$5,717.54	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,717.54</b>	<b>\$5,717.54</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$179,242.73</b>	<b>\$1,586.26</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$4,415.07</u>
Disbursements to Creditors	<u>\$32,002.04</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$36,417.11</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/16/2017

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.